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John B. Ennis Esq.
1200 RESERVOIR AVE
CRANSTON RI 02920-6012

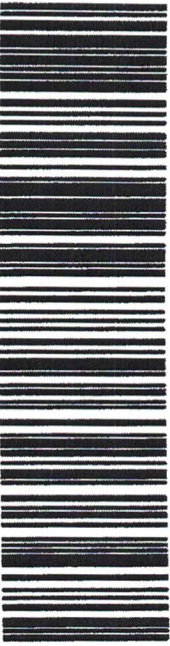
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NO SUNDAY OR HOLIDAY DELIVERY
WAIVER OF SIGNATURE REQUESTED

SHIP TO:

Bank Of America
Bank Of America
PO BOX 942019
SIMI VALLEY CA 93094-2019

USPS TRACKING #



9470 1108 9876 5020 7461 92

NOE MULTI NOT RESPONDING TO RFI

John B. Ennis

Attorney at Law

1200 Reservoir Avenue
Cranston, Rhode Island 02920

Tel. (401) 943-9230
October 29, 2018
Bank of America
Attn: Notice of Error &
Request for Information
P.O. Box 942019
Simi Valley, CA 93094-2019

Fax (401) 679-0035

Clients: Dolores Cepeda
Address: 177 Dexter Street
Providence, RI 02907
Loan Number: [REDACTED]

Dear Sir or Madam:

Please consider this letter to constitute a Notice of Error under 12 CFR Section 1024.35 of Regulation X of the Mortgage Servicing Act under RESPA, which Regulation became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing. Under these amendments, you must acknowledge receipt of this Notice within five (5) days thereof (excluding legal public holidays, Saturdays and Sundays) and must advise me of your responses to this notice within thirty (30) days of receipt thereof (excluding legal public holidays, Saturdays and Sundays).

The written authority of the client to my law firm for this Request is attached hereto and incorporated herein by this reference.

Under Section 1024.35(b) of Amended Regulation X, the term "error" means the following categories of covered errors:

- (1) Failure to accept a payment that conforms to the servicer's written requirements for the borrower to follow in making payments.
- (2) Failure to apply an accepted payment to principal, interest, escrow, or other charges under the terms of the mortgage loan and applicable law.
- (3) Failure to credit a payment to a borrower's mortgage loan account as of the date of receipt, in violation of the prompt crediting provisions in 12 CFR 1026.36(c)(1).
- (4) Failure to pay taxes, insurance premiums, or other charges, including charges that the consumer has voluntarily agreed that the servicer should collect and pay, in a timely manner as required by the escrow provisions of § 1024.34(a), or to refund an escrow account balance as required by § 1024.34(b).
- (5) Imposition of a fee or charge that the servicer lacks a reasonable basis to impose upon the consumer, which includes, for example, a late fee for a payment that was not late, a charge you imposed for a service that was not provided, a default property-management fee for consumers

committed error since no information was provided in response to the following information:

All documents, electronic documents, collection notes and servicing notes in the mortgage loan servicing file, which relate to the servicing of the consumer's mortgage loan from origination to the time that you transferred servicing. Please provide all such documents that you transferred to the new loan servicer. This includes all documents on your electronic system of record.

You also committed error by not providing documents from your system of record and by refusing to comply with a reasonable request for all documents transferred at servicing to the new servicer.

You also committed error by making a generic response refusing to provide this information stating:

A servicer is also not required to respond to requests for information to a borrower's loan that seek confidential, privileged or proprietary information. In addition a servicer is not required to provide a Borrower with information or documentation that is not in the servicer's control or possession or that cannot be retrieved in the ordinary course of business through reasonable efforts.

This generic response merely recites regulatory exemptions without making any effort to provide the documents requested, which are available in your archives, accessible by a keystroke of your computer system and are neither confidential, privileged nor proprietary. Thus you have committed error failing to make a good faith effort to respond to the Request for Information.

Please correct all of these errors and provide me with notification of the correction, the date of the correction, and contact information for further assistance; or after conducting a reasonable investigation and providing the borrower through my firm with a notification that includes a statement that the servicer has determined that no error occurred, a statement of the reason or reasons for this determination, a statement of the borrower's right to request documents relied upon by the servicer in reaching its determination, information regarding how the borrower can request such documents, and contact information for further assistance.

Please be advised that for 60 days after receipt of a Notice of Error, you may not furnish adverse information to any consumer reporting agency regarding any payment that is the subject of the Notice of Error pursuant to § 1024.35(i).

Sincerely,



John B. Ennis, Esq.

Bank of America**Home Loans**

Customer Service Department
P.O. Box 31785
Tampa, FL 33631-3785

JOHN B. ENNIS, Esq.
1200 RESERVOIR AVE
CRANSTON, RI 02920-6012

Date: January 18, 2018

Account No.: [REDACTED]

Property Address:
177 Dexter St
Providence, RI 02907

We have completed your request for information regarding your client's home loan account referenced above.

We have received your correspondence dated December 7, 2017, (USPS mail receipt ending 2695 83.) addressed to Bank of America, N.A., regarding the above referenced loan for Dolores Cepeda.

Bank of America, N.A. has reviewed your correspondence. Certain requests described in your correspondence constitutes a valid qualified written request (QWR) under the Real Estate Settlement and Procedures Act (RESPA) and will be addressed in accordance with RESPA guidelines.

We have received the authorization letter signed by our customer granting you access to their loan. This letter will confirm that we have you listed as an authorized third party on the above-referenced loan. Please note that authorization is only good for 90 days from the date authorization is received unless there is a specific expiration date included. The authorization on this account will expire March 12, 2018, unless we receive an updated authorization form with a specific end date.

We have requested for a copy of your client's *Servicing File*, which includes servicing notes such as the call history to be mailed to your address, under separate cover. Please note that this file will only contain information beginning January 1, 2014 until the present. Please allow ten business days for delivery.

Please be aware that records prior to January 1, 2014, will not be furnished as we have provided all information that is available or required to comply with a Request for Information as defined under 2013 *Real Estate Settlement Procedures Act (Regulation X)* and *Truth in Lending Act (Regulation Z)* *Mortgage Servicing Final Rules*.

We have enclosed a *Loan Transaction History Statement* for your review. The statement provides pertinent information on payments received, tax and insurance payments disbursed, funds in the suspense/unapplied funds balance, fees due and late fees assessed and paid. The *Loan Transaction History Statement* is designed to be user-friendly and there are no codes or terms used that require specific definitions. Paid late charges, if applicable, will be reported to the IRS as interest paid.

A servicer is also not required to respond to requests for information to a borrower's loan that seek confidential, privileged, or proprietary information. In addition, a servicer is not required to provide a

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

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Borrower with information or documentation that is not in the servicer's control or possession or that cannot be retrieved in the ordinary course of business through reasonable efforts.

However, we have enclosed copies of the following documents for your records:

- *1-4 Family Rider*
- *Affiliated Business Arrangement Disclosure Statement*
- *Appraisal of Real Property*
- *Borrowers Certification and Authorization*
- *Federal Truth in Lending Disclosure Statement*
- *Fixed Rate Interest Only Note*
- *Interest Rate Agreement*
- *Mortgage*
- *Name Affidavit*
- *Settlement Statement*
- *Uniform Residential Loan Application*

We have also included a Servicing Transfer Letter from BAC Home Loans Servicing, LP to our parent company Bank of America, N.A. effective July 1, 2011.

We also received your request for a Cease and Desist for the above-referenced loan. We are unable to update the account to show Cease and Desist, as the servicing of this home loan has been service released.

The servicing of this loan was transferred from Bank of America, N.A. to Fay Servicing on November 1, 2017. For additional questions, please contact the current servicer directly at 1-800-495-7166, or in writing at the following address.

Fay Servicing
PO Box 809441
Chicago, IL 60680-9441

We have enclosed a copy of the service release letter dated October 12, 2017; however, please contact the new servicer to verify contact information as this may have changed.

Please note that your correspondence included a copy of an investor letter mailed to you dated August 14, 2017; however, your correspondence did not include any questions related to the letter. Please contact the current servicer directly for any updated investor information.

You can request additional information and/or documents for your client's account by mailing a written request to:

Bank of America, N.A.
Notice of Error and Request for Information
PO Box 942019
Simi Valley, CA 93094-2019

Questions?

We appreciate the opportunity to serve your home loan needs. If you have questions, please call our Customer Service Department at 1-800-669-6607, Monday through Friday, between the hours of 8 a.m. and 9 p.m., Eastern Standard Time.

John B. Ennis Esq.
1200 RESERVOIR AVE
CRANSTON RI 02920-6012

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Bank of America
BOA Notice of Error Request for Information
PO BOX 942019
SIMI VALLEY CA 93094-2019



FOLD ALONG THIS LINE

John B. Ennis
Attorney at Law
1200 Reservoir Avenue
Cranston, Rhode Island 02920

Fax (401) 679-0035

Tel. (401) 943-9230

December 7, 2017

Bank of America

Attn: Notice of Error &

Request for Information

P.O. Box 942019

Simi Valley, CA 93094-2019

Clients: Dolores Cepeda

Address: 177 Dexter Street, Providence, RI 02907

Loan Number: [REDACTED]

Re: Request for Information Pursuant to Section 1024.36 of Regulation X

Dear Sir or Madam:

This is a Request for Information relating to your servicing of the mortgage loan of the above-named client. All references herein are to Regulation X of the Mortgage Servicing Act as amended by the Consumer Financial Protection Bureau pursuant to the Dodd Frank Act.

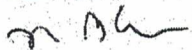
The written authority of the client to my law firm for this Request is attached hereto and incorporated herein by this reference.

Pursuant to Section 1024.36(c) of Regulation X, you must within five (5) days (excluding legal public holidays, Saturdays and Sundays) provide our office with a response to this Request acknowledging receipt of this information request.

Pursuant to Section 1024.36(d), you must respond no later than thirty (30) days (excluding legal public holidays, Saturdays and Sundays) after you receive this request for information. Please provide the following information within the time periods noted herein:

All documents, electronic documents and servicing notes in the mortgage loan servicing file, which relate to the servicing of the consumer's mortgage loan from origination to the time that you transferred servicing. Please provide all such documents that you transferred to the new loan servicer. This includes all documents on your electronic system of record.

Sincerely,



John B. Ennis, Esq.

Bank of America



PO Box 31785
Tampa, FL 33631-3785

John B. Ennis, Esq.
1200 Reservoir Avenue
Cranston, Rhode Island 02920

Notice Date: August 14, 2017

Account No.: [REDACTED]

Property Address:
177 Dexter St
Providence, RI 02907

ABOUT YOUR HOME LOAN

Thank you for your recent inquiry regarding the investor, or owner of your loan.

WHAT YOU SHOULD KNOW

It is important that you understand the difference between the investor and the servicer of your loan:

- The servicer collects your mortgage payments, sends your billing statements, and provides the day-to-day servicing of your account on the investor's behalf.
- The investor owns your loan.

SERVICER INFORMATION

The loan servicer's role is to collect your mortgage payments, send billing statements, and provide day-to-day servicing of your account on the investor's behalf. Most inquiries and requests for your loan should be handled through your loan servicer Bank of America, N.A..

Bank of America, N.A. is authorized to handle most requests. In cases where Bank of America, N.A. does not have authority to make decisions or otherwise act independently on the investor's behalf in response to your request, Bank of America, N.A. will gather relevant information from you, consult with the investor about your request and communicate the decision.

If you have any questions regarding your loan or the servicing of your loan, you should always contact the servicer first at the telephone number or mailing address noted below.

Servicer's Name: Bank of America, N.A.
Servicer's Mailing Address: (for correspondence other than payments):

PO Box 31785
Tampa, FL 33631-3785

Servicer's Telephone Number: 1-800-669-6650

Please continue to send your loan payments to Bank of America, N.A. at the address below to ensure they are applied to your account.

Payment Processing, PO Box 650070
Dallas, TX 75265-0070

INVESTOR INFORMATION

The investor, or owner of your loan, is the person or entity that is entitled to repayment of the loan. We've provided your investor information below for your reference. Please note that you should not send payments to your investor and that most inquiries and requests should be handled through your loan servicer as indicated above.

Please write your account number on all checks and correspondence.

Investor's Name:

Bank of America, N.A. as Creditor on behalf of
Bank of America California, N.A.

Investor's Mailing Address:

Mail Code: FL-1-908-01-49
Attn: Correspondence Unit
PO Box 31785
Tampa, FL 33631-3785

Investor's Telephone Number:

800-669-6607

If you need further assistance, please call:

800-669-6650

We appreciate the opportunity to serve your home loan needs.

Home Loan Team
Bank of America, N.A.